

APR 27 2007

FACSIMILE TRANSMITTAL SHEET

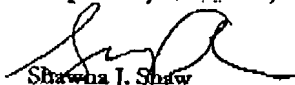
TO:	FROM:
Examiner Nobahar	Shawna J. Shaw
COMPANY:	DATE:
	4/27/2007
FAX NUMBER:	TOTAL NO. OF PAGES INCLUDING COVER:
	5
PHONE NUMBER:	SENDER'S REFERENCE NUMBER:
(571) 228-2938	
RE:	YOUR REFERENCE NUMBER:
11/239,046 and 09/940,635	

☐ URGENT    ☒ FOR REVIEW    ☐ PLEASE COMMENT    ☐ PLEASE REPLY    ☐ PLEASE RECYCLE

NOTES/COMMENTS:

The applicants' would like to again thank Examiner Nobahar for granting a personal interview on 04/25/2007. Attached are copies of the Interview Summary Forms (PTOL-413) signed by the applicants' representative.

Respectfully Submitted,

  
Shawna J. Shaw  
Agent for Applicants  
Registration No. 57,091  
(571) 228-2938

<b>Interview Summary</b>	Application No.	Applicant(s)	
	09/940,635	ASGHARI-KAMRANI ET AL	
	Examiner	Art Unit	
	Abdulhakim Nobahar	2132	

All participants (applicant, applicant's representative, PTO personnel):

(1) Abdulhakim Nobahar.

(3) Ms. Shawna Shaw, Applicants agent.

(2) Mr. Tachl Arani, Primary examiner.

(4) Mr. Nader Asghari-Kamrani, Applicant.

Date of Interview: 25 April 2007.

Type: a) ☐ Telephonic b) ☐ Video Conference

c) ☒ Personal [copy given to: 1) ☒ applicant 2) ☒ applicant's representative]

Exhibit shown or demonstration conducted: d) ☐ Yes e) ☒ No.

If Yes, brief description: \_\_\_\_\_

Claim(s) discussed: Proposed amended claims 15, 16 and 17.

Identification of prior art discussed: 2002/0188481 A1.



Agreement with respect to the claims f) ☒ was reached. g) ☐ was not reached. h) ☐ N/A.

Substance of interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments: See Continuation Sheet.

(A fuller description, if necessary, and a copy of the amendments which the examiner agreed would render the claims allowable, if available, must be attached. Also, where no copy of the amendments that would render the claims allowable is available, a summary thereof must be attached.)

THE FORMAL WRITTEN REPLY TO THE LAST OFFICE ACTION MUST INCLUDE THE SUBSTANCE OF THE INTERVIEW. (See MPEP Section 713.04). If a reply to the last Office action has already been filed, APPLICANT IS GIVEN A NON-EXTENDABLE PERIOD OF THE LONGER OF ONE MONTH OR THIRTY DAYS FROM THIS INTERVIEW DATE, OR THE MAILING DATE OF THIS INTERVIEW SUMMARY FORM, WHICHEVER IS LATER, TO FILE A STATEMENT OF THE SUBSTANCE OF THE INTERVIEW. See Summary of Record of Interview requirements on reverse side or on attached sheet.

Examiner Note: You must sign this form unless it is an Attachment to a signed Office action.

  
  
 Examiner's signature, if required

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Continuation of Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments: Applicant, Mr. Asghari-Kamrani, first explained his background expertise in the field of secure electronic commerce. He explained the today's need of secure online financial transactions to a system that positively and securely authenticates an online buyer and authorizes the buyer for a transaction. He presented some examples, such as, current online banking systems of Bank of America and Wachovia and the system of Amazon.com online shopping which all lack sufficient security to prevent unauthorized users impersonation for fraudulent uses.

Applicant proposed an amendment to claims, in which each newly amended claims 3, 20 and 23 contains the limitations of one previously presented independent claim and one dependent claim.

Mr. Arani, referring to the claim 3, asked applicant to explain that how can receiving a digital ID by a user from a financial institution and identity verification of that user are processed securely avoiding fraudulent activities.

Applicant answered by describing that through an established special relationship between the user and its financial institution (i.e., a bank), a unique time-dependent digital ID (DID) is created for the user. The user presents the DID received from its financial institution to an online merchant for a financial transaction to be authenticated and authorized for the transaction. Applicant further explained that using the unique DID for online transactions is different from using a digital certificate. Because using a digital certificate, a user can be only authenticated for a transaction not authorized. Additionally the user needs to install a software on his computer system in order to use a digital certificate for online shopping or banking.

Mr. Arani pointed out that the claim 3 recites "whereby the digital identity...submitted by the originator to the receiver as authentication of identity and/or authorization of the transaction..."

Applicant agreed to amend the claim recite "whereby the digital identity...submitted by the originator to the receiver as authentication of identity and authorization of the transaction..." and file a new amendment accordingly.

Examiner Nobahar agreed to examine the claims upon receiving in light of the new amendment.

<b>Interview Summary</b>	Application No.	Applicant(s)	
	11/239,048	ASGHARI-KAMRANI ET AL.	
	Examiner	Art Unit	
	Abdulkhalkim Nobahar	2132	

All participants (applicant, applicant's representative, PTO personnel):

(1) Abdulkhalkim Nobahar.

(3) Ms. Shawna Shaw, Applicants' agent.

(2) Mr. Taghi Arani, Primary examiner.

(4) Mr. Nader Asghari-Kamrani, Applicant.

Date of Interview: 25 April 2007.

Type: a) ☐ Telephonic b) ☐ Video Conference

c) ☒ Personal [copy given to: 1) ☒ applicant 2) ☒ applicant's representative]

Exhibit shown or demonstration conducted: d) ☐ Yes e) ☒ No.

If Yes, brief description: \_\_\_\_\_

Claim(s) discussed: 3.

Identification of prior art discussed: 6,529,885 B1.

Agreement with respect to the claims f) ☐ was reached. g) ☒ was not reached. h) ☐ N/A.

Substance of interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments: See Continuation Sheet.

(A fuller description, if necessary, and a copy of the amendments which the examiner agreed would render the claims allowable, if available, must be attached. Also, where no copy of the amendments that would render the claims allowable is available, a summary thereof must be attached.)

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Examiner's signature, if required

Continuation of Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments: Applicant, Mr. Asghar-Kamrani, proposed a new set of amended claims and pointed out that the newly amended independent claims 15-17 do not contain new matters and each of them recite limitations that are combination of limitations of a previously presented independent claim plus the limitations of two dependent claims. Furthermore, applicant explained that each newly amended independent claim contains a limitation that recites "wherein the financial institution is a bank" that the prior art Berg (2002/0188481 A1) does not teach.

Examiner, Nobahar, referred applicants to the paragraph [0006] of Berg, where it recites "The JV Authority can be a business information provider, such as, a provider of business, financial and/or quality assurance information, and/or a joint venture between an insurance underwriter and a business information provider. The business information provider can be, for example, Dun & Bradstreet."

Applicant disagreed and asserted that the type of joint venture mentioned in prior art Berg is different from a bank recited by the independent claims of his invention. Thus, the prior art Berg fails to read on the above-mentioned limitation of the amended independent claims.

Examiner Nobahar agreed with the applicant assertion and also agreed to consider the newly amended claims for examination after applicant files them as new amendment officially.